Case 06-06378 Doc 1 Filed 06/02/06 Entered 06/02/06 11:25:11 Desc Main Document Page 1 of 6

United States Bankruptcy Court Northern District of Illinois								Voluntary Petition						
Name of Debto Welcher, M	•		Last, Fir	rst, Middle):				Name of	Joint D	ebtor (Sp	ouse) (Last, F	irst, l	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits xxx-xx-335		ec./Complete	EIN or	other Tax ID	No. (if m	ore than one, s	tate all)	Last fou	r digits o	of Soc. Se	ec./Complete I	EIN o	or other Tax ID No. (if	more than one, state al
Street Address of Debtor (No. & Street, City, and State): 9134 S Princeton Chicago, IL									Street Address of Joint Debtor (No. & Street, City, and State):					
					Г	ZIP Cod 60620								ZIP Code
County of Resid	lence or o	f the Princip	al Place	of Business:				County	of Reside	ence or o	f the Principal	l Plac	ee of Business:	
Mailing Address of Debtor (if different from street address):								Mailing	Address	of Joint	Debtor (if diff	ferent	from street address):	
					Г	ZIP Cod	de							ZIP Code
Location of Prin (if different from	ncipal Asson street ad	ets of Busin dress above	ess Debt):	tor										•
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity:)	Nature of Business (Check all applicable boxes.) Health Care Business Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Nonprofit Organization qualified					oter 7 oter 9	the Cha	Petition is Fi apter 11 apter 12	iled ((Code Under Which Check one box) Chapter 15 Petition for a Foreign Main Proceed to the Chapter 15 Petition for a Foreign Nonmain meck one box)	oceeding or Recognition
				under 26 U.S.			1	Cons	sumer/N	on-Busin	ess		Business	
is unable to Filing Fee w	o be paid i d applicati pay fee ex vaiver requ	n installmer ion for the c scept in insta uested (App	its (Applourt's coallments.	licable to indiversideration cere. Rule 1006(b)	tifying See Off ividuals	that the deficial Form 3 only). Mu	t btor 3A.	☐ Debt — Check if ☐ Debt	or is a stor is not	t a small l	business debto	s defin	ned in 11 U.S.C. § 10 defined in 11 U.S.C. § ated debts owed to no	101(51D).
Statistical/Adm Debtor estin available for	nates that i	funds will b after any ex	e availat empt pr	operty is exclu					paid, the	ere will bo	e no funds		THIS SPACE IS FOR CO	OURT USE ONLY
Estimated Numb	ber of Cre	ditors												
1- 49	50- 99	100- 199	200- 999		5001- 10,000	10,001- 25,000			50,001- 100,000	OVER 100,00				
Estimated Asset	\$50,001 \$100,00		0,001 to 00,000	\$500,001 to \$1 million		000,001 to 0 million	\$50	00,001 to million	\$100	0,001 to million	More than \$100 million			
Estimated Debts	S											\dashv		
\$0 to \$50,000	\$50,001 \$100,0		0,001 to 00,000	\$500,001 to \$1 million		000,001 to 0 million		00,001 to million	\$100	0,001 to million □	More than \$100 million			

Case 06-06378 Doc 1 Filed 06/02/06 Entered 06/02/06 11:25:11 Desc Main

Document Page 2 of 6

(Official Form	1) (10/05)	- age 2 er e	FORM B1, Page 2					
Voluntary	,	Name of Debtor(s): Welcher, Michelle D						
(This page mu.	st be completed and filed in every case)	V (16 4)	vianal deces					
*	Prior Bankruptcy Case Filed Within Last 8							
Location Where Filed:	see attachment	Case Number:	Date Filed:					
		Affiliate of this Debtor (If more than one, attach additional sheet)						
Name of Debto - None -	or:	Case Number:	Date Filed:					
District:		Relationship:	Judge:					
	Exhibit A	Exhibit B						
forms 10K ar pursuant to S and is reques	letted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code. X /s/ Robert J. Semrad, Jr. June 2, 2006 Signature of Attorney for Debtor(s) Date						
		Robert J. Semrad, Jr.						
	Exhibit C	Certification Concerning Debt Counseling						
Does the deb is alleged to health or safe	otor own or have possession of any property that poses or pose a threat of imminent and identifiable harm to public ety?	by Individual/Joint Debtor(s) ■ I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.						
☐ Yes, and	Exhibit C is attached and made a part of this petition.	☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances.						
■ No		(Must attach certification describing.)						
	Information Regarding the Debt	or (Check the Applicable Boxes)						
	Venue (Check an	y applicable box)						
-	Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.							
	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.							
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.							
	Statement by a Debtor Who Resides	as a Tenant of Residential Property	v					
Check all applicable boxes.								
☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the follow								
	(Name of landlord that obtained judgment)	<u> </u>						
	(Address of landlord)							
	Debtor claims that under applicable nonbankruptcy law, th permitted to cure the entire monetary default that gave rise possession was entered, and							
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	ourt of any rent that would become du	e during the 30-day period					

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Welcher, Michelle D

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Michelle D Welcher

Signature of Debtor Michelle D Welcher

 \mathbf{X}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 2, 2006

Date

Signature of Attorney

X /s/ Robert J. Semrad, Jr.

Signature of Attorney for Debtor(s)

Robert J. Semrad, Jr. 6226455

Printed Name of Attorney for Debtor(s)

Robert J. Semrad and Assoicates

Firm Name

407 South Dearborn Suite 600 Chicago, IL 60605

Address

Email: msemrad@robertjsemrad.com 312-913-0625 Fax: 312-913-0631

Telephone Number

June 2, 2006

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by §1515 of title 11 are attached.
- ☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 06-06378 Doc 1 Filed 06/02/06 Entered 06/02/06 11:25:11 Desc Main Document Page 4 of 6 Michelle D Welcher In re

Debtor(s)

Case No.

FORM 1. VOLUNTARY PETITION

Attachment A

Northern District of Illinois 02-04792 02-06-02

Northern District of Illinois 01-27645 08-07-01

Americash 7460 S Cicero Bedford Park, IL 60629

Cap One Bk Po Box 85520 Richmond, VA 23285

Cash America Pawn of Chicago 11455 S Kedzie Ave Merrionette Park, IL 60803

Chicago P O Emp Cr Un 10025 S Western Ave Chicago, IL 60643

Chicago P O Emp Cr Un 10025 S Western Ave Chicago, IL 60643

Chicago P O Emp Cr Un 10025 S Western Ave Chicago, IL 60643

Chicago P O Emp Cr Un 10025 S Western Ave Chicago, IL 60643

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Fnbm/Credit One Bank Po Box 98875 Las Vegas, NV 89193

Hsbc Nv Pob 19360 Portland, OR 97280

Jeffery Cook

Lease Finance Group Ll 233 N Michigan Ave Ste 1 Chicago, IL 60601

Loan Machine 1909 W 87th st Chicago, IL 60620

Nationwide Acceptance 3435 N Cicero Ave Chicago, IL 60641

Nuvell 17500 Chenal Pkwy Ste 20 Little Rock, AR 72223

Pay Day Max.com 270-1425 Marine Dr West Vancuver, BC

Wfnnb/Lerner Mail Orde Po Box 182122 Columbus, OH 43218